

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

<b>In Re:</b>	:	<b>Bankruptcy No. 17-11098-TPA</b>
<b>Christine M. Cheatle,</b>	:	
<b>Debtor</b>	:	<b>Chapter 13</b>
	:	
<b>Christine M. Cheatle,</b>	:	<b>Docket No.</b>
<b>Movant</b>	:	
	:	<b>Related to Docket No. 66</b>
<b>vs.</b>	:	
	:	
<b>ADC,</b>	:	
<b>Avid Acceptance,</b>	:	
<b>Barclaycard,</b>	:	
<b>Capital One, N.A.,</b>	:	
<b>Chase,</b>	:	
<b>Citizens Bank, N.A.,</b>	:	
<b>Community Nurses HH &amp; Hospice,</b>	:	
<b>First Commonwealth Bank,</b>	:	
<b>Great Lakes/U.S. Dept. of Ed.,</b>	:	
<b>Hunter Warfield,</b>	:	
<b>Internal Revenue Service,</b>	:	
<b>Kohl's Payment Center,</b>	:	
<b>Navient Solutions, LLC,</b>	:	
<b>Peebles/Comenity,</b>	:	
<b>Portfolio Recovery Associates,</b>	:	
<b>Quantum3 Group, LLC,</b>	:	
<b>SMP Home Medical,</b>	:	
<b>Synchrony Bank/JCP,</b>	:	
<b>Snyder Memorial Health Care Ctr.,</b>	:	
<b>State Collection Service, Inc.,</b>	:	
<b>Toyota Financial Services,</b>	:	
<b>UPMC Health Services,</b>	:	
<b>UPMC Physician Services,</b>	:	
<b>Verizon,</b>	:	
<b>Wyndham Vacation Resorts, Inc.,</b>	:	
<b>Respondents</b>	:	
	:	
<b>and</b>	:	
<b>Ronda J. Winnecour, Esquire,</b>	:	
<b>Chapter 13 Trustee,</b>	:	
<b>Additional Respondent</b>	:	

**ORDER CONFIRMING CHAPTER 13 POST-PETITION FINANCING**

AND NOW, this 11th day of October, 2019, on consideration of the Husband-Debtor/Movant ("Movants") Motion Requesting Court Approval of Post-Petition Financing to Purchase a Motor Vehicle and to Request an Expedited Hearing Thereon (the "Motion"), after notice and hearing held in Erie Bankruptcy Courtroom, U.S. Courthouse, 17 South Park Row, Erie, PA 16501, this date,

**IT IS HEREBY ORDERED, ADJUDGED AND DECREED** that the Motion is hereby granted and that movant is authorized to obtain financing to encumber the property of Movant's, that is, a 2016 Ford Taurus with a lien in the amount of Twenty Thousand Three Hundred Fifty-Five Dollars and seventy-four cents (\$20,355.74), to be repaid at a monthly rate of Four Hundred Fifty Dollars (\$450.00) per month for a term of seventy-two (72) months, such indebtedness to bear interest at an annual percentage rate of 16.75%.

**IT IS FURTHER ORDERED** that if the 2016 Ford Taurus is sold prior to entry of this Order, then the Debtor is granted permission to purchase a similar vehicle with a lien in the amount of no more than Twenty-Five Thousand Dollars (\$25,000.00) and a maximum monthly payment of Four Hundred Fifty Dollars (\$450.00)

**IT IS FURTHER ORDERED** that within five (5) days of the date of this Order, Movant shall serve a copy of this Order on all Respondents, their attorneys, if any, and any other party appearing; and

**IT IS FURTHER ORDERED** that once the above-described transaction has been completed, any and all payments to be made to the secured creditor shall be made to the Chapter 13 Trustee and that within twenty (20) days from the date of the completion of said transaction, Movant shall file an Amended Plan providing for such payments and for the inclusion of the subject transaction in Movant's Chapter 13 Plan.

BY THE COURT:

  
THOMAS P. AGRESTI **ljm**  
United States Bankruptcy Judge

Consented to by:

/s/ Jana S. Pail, Esquire  
Jana S. Pail, Esquire  
Assistant Chapter 13 Trustee  
PA ID# 88910  
Suite 3250, USX Tower  
600 Grant Street  
Pittsburgh, PA 15219  
(412) 471-5566  
jpail@chapter13trusteewdpa.com

/s/ Kenneth P. Seitz, Esquire  
Kenneth P. Seitz, Esquire  
PA I.D. #81666  
Attorney for the Debtor  
Law Offices of Kenny P. Seitz  
P.O. Box 211  
Ligonier, PA 15658  
814-536-7470  
thedeblers@aol.com

**Certificate of Notice Page 3 of 3**  
United States Bankruptcy Court  
Western District of Pennsylvania

In re:  
Christine M. Cheatle  
Debtor

Case No. 17-11098-TPA  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0315-1

User: dpas  
Form ID: pdf900

Page 1 of 1  
Total Noticed: 1

Date Rcvd: Oct 11, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 13, 2019.

db +Christine M. Cheatle, 865 S. Michael Street, Saint Marys, PA 15857-2131

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 13, 2019

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 11, 2019 at the address(es) listed below:

James Warmbrodt on behalf of Creditor Toyota Motor Credit Corporation bkgroup@kmlawgroup.com  
James P. Valecko on behalf of Creditor Citizens Bank, N.A. jvalecko@weltman.com,  
PitEcf@weltman.com  
Kenneth P. Seitz on behalf of Debtor Christine M. Cheatle thedebterasers@aol.com  
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov  
Preston D. Jaquish on behalf of Creditor First Commonwealth Bank pjaquish@lenderlaw.com  
Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 6